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9/14/05

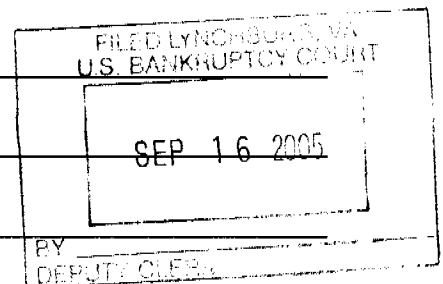
Clerk's Office  
U.S. Bankruptcy Court  
P.O. Box 6400  
Lynchburg, Va 24505

RE: U.S. Bankruptcy Court- Lynchburg Division  
Bernice Brown, Debtor(s)  
Chapter 7 Case Number: 05-63103

Dear Deputy Clerk:

This letter is to state that the Schedule B & C- Amendment # 1

has been sent this 14 day of September, 2005, by First  
Class U.S. Mail to the Chapter 7 Trustee, and ~~also sent by mail to:~~



Sincerely,

Reginald R. Yancey  
Attorney For Debtor(s)

By: Kerrie Johnson  
Kerrie Johnson  
Administrative Assistant

xc: Trustee

Andrew Goldstein

In re **Bernice Brown**Case No. **05-63103**

Debtor

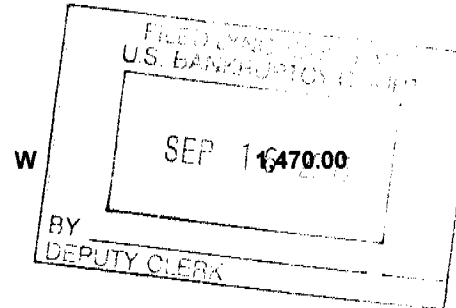
**SCHEDULE B. PERSONAL PROPERTY - AMENDMENT #1**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		<b>CASH ON HAND</b>	<b>W</b>	<b>1.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>CHECKING WITH SUNTRUST BANK</b>	<b>W</b>	<b>6.88</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>STOVE:\$50.00, REFRIDGE:\$50.00, MICROWAVE:\$50.00, EATING UTENSILS:\$50.00, DISHWARE:\$50.00, SMALL APPLIANCE:\$15.00, LINENS:\$40.00, WASHER/DRYER:\$150.00, LIVINGROOM SUITE:\$100.00, BEDROOM SUITE:\$500.00, (2) T.V. SET:\$200.00, STEREO:\$50.00, (2) COMPUTER:\$100.00, VACUUM CLEANER:\$15.00, DEEP FREEZER:\$50.00,</b>	<b>W</b>	<b>1,470.00</b>
		<b>TABLE/CHAIR SET, BEDROOM SUITE,</b>	<b>W</b>	<b>1,600.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>FAMILY BIBLE</b>	<b>W</b>	<b>25.00</b>
		<b>FAMILY PORTRAITS</b>	<b>W</b>	<b>25.00</b>
6. Wearing apparel.		<b>(2) PR. SHOES:\$25.00 (20) DRESSES:\$40.00 (10) PANTS:\$10.00 (75) SHIRTS:\$50.00 (10) SWEATER:\$20.00 OTHER CLOTHING:\$15.00</b>	<b>W</b>	<b>160.00</b>
7. Furs and jewelry.		<b>COSTUME JEWELRY</b>	<b>W</b>	<b>20.00</b>



Sub-Total > **3,307.88**  
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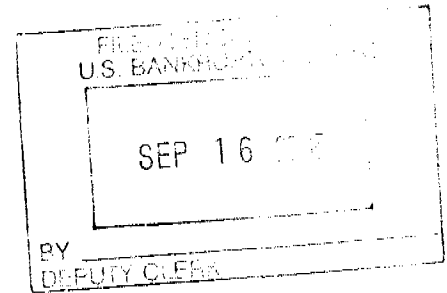
3 continuation sheets attached to the Schedule of Personal Property

In re **Bernice Brown**Case No. **05-63103**

Debtor

**SCHEDULE B. PERSONAL PROPERTY - AMENDMENT #1**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
8. Firearms and sports, photographic, and other hobby equipment.	<b>X</b>			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>LIFE INSURANCE POLICY WITH A CASH SURRENDER VALUE</b>	<b>W</b>	<b>0.01</b>
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		<b>ALL IRA, 401K PLANS, 401B PLANS, AND ANY AND ALL OTHER PENSION AND RETIREMENT PLANS</b>	<b>W</b>	<b>0.01</b>
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
13. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
15. Accounts receivable.	<b>X</b>			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.		<b>ALL FEDERAL AND STATE INCOME TAX REFUNDS</b>	<b>J</b>	<b>2,281.12</b>
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	<b>X</b>			



Sub-Total > **2,281.14**  
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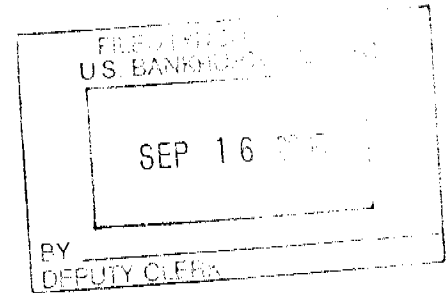
Sheet 1 of 3 continuation sheets attached  
to the Schedule of Personal Property

In re **Bernice Brown**Case No. **05-63103**

Debtor

**SCHEDULE B. PERSONAL PROPERTY - AMENDMENT #1**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
8. Firearms and sports, photographic, and other hobby equipment.	<b>X</b>			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>LIFE INSURANCE POLICY WITH A CASH SURRENDER VALUE</b>	<b>W</b>	<b>0.01</b>
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		<b>ALL IRA, 401K PLANS, 401B PLANS, AND ANY AND ALL OTHER PENSION AND RETIREMENT PLANS</b>	<b>W</b>	<b>0.01</b>
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
13. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
15. Accounts receivable.	<b>X</b>			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.		<b>ALL FEDERAL AND STATE INCOME TAX REFUNDS</b>	<b>J</b>	<b>2,281.12</b>
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	<b>X</b>			



Sub-Total > **2,281.14**  
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Sheet **1** of **3** continuation sheets attached  
to the Schedule of Personal Property

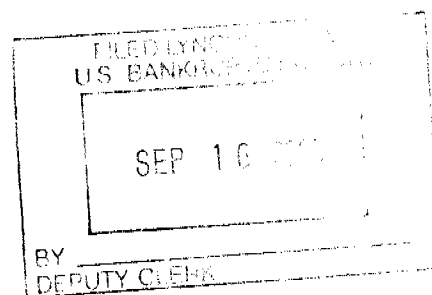
In re **Bernice Brown**

Case No. **05-63103**

Debtor

**SCHEDULE B. PERSONAL PROPERTY - AMENDMENT #1**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
32. Farm supplies, chemicals, and feed.	<b>X</b>			
33. Other personal property of any kind not already listed.	<b>GARNISHMENT FUNDS</b>		<b>W</b>	<b>0.01</b>



Sheet **3** of **3** continuation sheets attached  
to the Schedule of Personal Property

Sub-Total > **0.01**  
(Total of this page)  
Total > **16,149.04**

(Report also on Summary of Schedules)

In re **Bernice Brown**Case No. **05-63103**

Debtor

**SCHEDULE C. PROPERTY CLAIMED AS EXEMPT - AMENDMENT #1**

Debtor elects the exemptions to which debtor is entitled under:

[Check one box]

- ☐ 11 U.S.C. §522(b)(1): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.
- ☒ 11 U.S.C. §522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
<b>Cash on Hand</b> CASH ON HAND	Va. Code Ann. § 34-4	1.00	1.00
<b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b> CHECKING WITH SUNTRUST BANK	Va. Code Ann. § 34-4	6.88	6.88
<b>Household Goods and Furnishings</b> STOVE:\$50.00, REFRIDGE:\$50.00, MICROWAVE:\$50.00, EATING UTENSILS:\$50.00, DISHWARE:\$50.00, SMALL APPLIANCE:\$15.00, LINENS:\$40.00, WASHER/DRYER:\$150.00, LIVINGROOM SUITE:\$100.00, BEDROOM SUITE:\$500.00, (2) T.V. SET:\$200.00, STEREO:\$50.00, (2) COMPUTER:\$100.00, VACUUM CLEANER:\$15.00, DEEP FREEZER:\$50.00,	Va. Code Ann. § 34-26(4a)	1,470.00	1,470.00
TABLE/CHAIR SET, BEDROOM SUITE,	Va. Code Ann. § 34-26(4a)	1.00	1,600.00
<b>Books, Pictures and Other Art Objects; Collectibles</b> FAMILY BIBLE	Va. Code Ann. § 34-26(1)	25.00	25.00
FAMILY PORTRAITS	Va. Code Ann. § 34-26(2)	25.00	25.00
<b>Wearing Apparel</b> (2) PR. SHOES:\$25.00 (20) DRESSES:\$40.00 (10) PANTS:\$10.00 (75) SHIRTS:\$50.00 (10) SWEATER:\$20.00 OTHER CLOTHING:\$15.00	Va. Code Ann. § 34-26(4)	160.00	160.00
<b>Furs and Jewelry</b> COSTUME JEWELRY	Va. Code Ann. § 34-4	20.00	20.00
<b>Interests In Insurance Policies</b> LIFE INSURANCE POLICY WITH A CASH SURRENDER VALUE	Va. Code Ann. § 34-4	0.01	0.01
<b>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</b> ALL IRA, 401K PLANS, 401B PLANS, AND ANY AND ALL OTHER PENSION AND RETIREMENT PLANS	Va. Code Ann. § 34-34 AND FEDERAL ERISA Va. Code Ann. § 34-4	0.01 0.01	0.01
<b>Other Liquidated Debts Owning Debtor Including Tax Refund</b> ALL FEDERAL AND STATE INCOME TAX REFUNDS	Va. Code Ann. § 34-4 WIFE	1,140.56	2,281.12

In re Bernice Brown

Case No. 05-63103

Debtor

**SCHEDULE C. PROPERTY CLAIMED AS EXEMPT - AMENDMENT #1**  
(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
<b><u>Contingent and Non-contingent Interests in Estate of a Decedent</u></b>			
<b><u>INCHOATE INTEREST IN INHERITANCE PROPERTY</u></b>	<b>Va. Code Ann. § 34-4</b>	<b>0.01</b>	<b>0.01</b>
<b><u>Automobiles, Trucks, Trailers, and Other Vehicles</u></b>			
<b><u>1998 CHEVY ASTRO VAN WAGON WITH 198,000 MILES</u></b>	<b>Va. Code Ann. § 34-4</b>	<b>1.00</b>	<b>4,375.00</b>
<b><u>2000 FORD FOCUS 4D LX WITH 64,000 MILES</u></b>	<b>Va. Code Ann. § 34-26(8) Va. Code Ann. § 34-4</b>	<b>2,000.00 1.00</b>	<b>6,175.00</b>
<b><u>Animals</u></b>			
<b><u>(1) dog</u></b>	<b>Va. Code Ann. § 34-26(5)</b>	<b>10.00</b>	<b>10.00</b>
<b><u>Other Personal Property of Any Kind Not Already Listed</u></b>			
<b><u>GARNISHMENT FUNDS</u></b>	<b>Va. Code Ann. § 34-4</b>	<b>0.01</b>	<b>0.01</b>

